

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT of MISSOURI**

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 5/30/13 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. ***Creditors—Do not file this notice in connection with any proof of claim you submit to the court.***

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Russell Lee Dixon  
8004 Clearwater Drive  
Parkville, MO 64152

Mary Joan Dixon  
8004 Clearwater Drive  
Parkville, MO 64152

Case Number:  
13-50341-can13

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-0788  
xxx-xx-2148

Attorney for Debtor(s) (name and address):

Michael G. Holcomb  
Holcomb & Roy, L.L.C.  
Suite 205  
8600 NW 64th Street  
Parkville, MO 64152  
Telephone number: 816-254-2400

Bankruptcy Trustee (name and address):

Richard Fink  
Suite 800  
818 Grand Blvd  
Kansas City, MO 64106-1910  
Telephone number: 816-842-1031

**Meeting of Creditors**

Date: **June 27, 2013**

Time: **01:00 PM**

Location: **Scarritt Conference Center, 818 Grand Blvd., Kansas City, MO 64106**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **9/30/13**

For a governmental unit (except as otherwise provided in rule 3002 (c)(1)): 180 days after Order for Relief

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts:**

Sixty (60) days after the first date set for the meeting of creditors.

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Bankruptcy Clerk's Office: [www.mow.uscourts.gov](http://www.mow.uscourts.gov)**

400 E. 9th Street, Room 1510  
Kansas City, MO 64106  
Telephone Number: 816-512-1800  
VCIS Number toll free: 866-222-8029

**For the Court:**

Court Executive:  
Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 5/31/13

Objections to confirmation must be filed with the clerk within 21 days after the conclusion of the 341 meeting. The plan may be confirmed without further notice or hearing absent timely objections. The Court will set a confirmation hearing only upon the filing of an objection to confirmation or the trustee's motion to deny confirmation.

Creditors with a security interest in property of the estate must provide evidence of perfection to both the trustee and to debtor's attorney prior to the meeting date scheduled above. The trustee may file a motion to avoid any such lien if evidence of perfection is not timely provided. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

**To obtain a claim form go to: [http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK\\_Forms\\_Current/B\\_010.pdf](http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf)**

## EXPLANATIONS

FORM B9L(12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Foreign Creditor:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of MissouriIn re:  
Russell Lee Dixon  
Mary Joan Dixon  
DebtorsCase No. 13-50341-can  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0866-4

User: wexters  
Form ID: b9iPage 1 of 3  
Total Noticed: 50

Date Rcvd: May 31, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2013.

db/jdb  
tr  
14814156 +Russell Lee Dixon, Mary Joan Dixon, 8004 Clearwater Drive, Parkville, MO 64152-6071  
14814157 +Richard Fink, Suite 800, 818 Grand Blvd, Kansas City, MO 64106-1901  
14814159 AES-American Education Services, PO Box 2461, Harrisburg PA 17105-2461  
14814160 +American Airlines Credit Plans, PO Box 689182, Des Moines IA 50368  
14814162 Barclays Bank Delaware, Attn: Bankruptcy, PO Box 1337, Philadelphia PA 19101-0000  
14814160 +Barry Road Animal Hospital, 3911 NW Barry Road, Kansas City MO 64154-1102  
14814162 Bill Me Later a PayPal service, PO Box 105658, Atlanta GA 30348-5658  
14814163 +Burleson Orthodontics, 4135 N Nulberry Dr, Kansas City MO 64116-1638  
14814169 +CMRE Financial Services, 3075 E. Imperial Highway, Brea CA 92821-6753  
14814168 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles MO 63301-9816  
14814175 Estate Information Services, PO Box 1730, Reynoldsburg OH 43068-8730  
14814179 GECRB/Tivol, PO Box 965036, Sioux Falls SD 57117-0000  
14814177 Gashland Clinic, 9411 N Oak Trafficway, Ste. 100, Kansas City MO 64155-2262  
14814183 +KC Eye Specialists, 9009 Roe Avenue, Priarie Village KS 66207-2202  
14814189 +Northeast Baptist Church, 8811 Village Dr, San Antonio TX 78217-5415  
14814190 +Northwest Financial Services, PO Box 285, Saint Joseph MO 64502-0285  
14814191 +Oakridge COA, PO Box 1066, Lowell AR 72745-1066  
14814197 +The Eye Center of Parkville, 6325 Lewis St #114, Parkville MO 64152-4505  
14814198 +The Home Depot, PO Box 689100, Des Moines IA 50368  
14814200 +US Attorney, Room 5510, US Courthouse, 400 East 9th Street, Kansas City MO 64106-2607

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: mgholcomb@earthlink.net May 31 2013 20:46:06 Michael G. Holcomb,  
Holcomb & Roy, L.L.C., Suite 205, 8600 NW 64th Street, Parkville, MO 64152  
smg E-mail/Text: ecfnotices@dor.mo.gov May 31 2013 20:46:49 Missouri Department of Revenue,  
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
14814158 +EDI: RMSC.COM May 31 2013 21:03:00 Banana Republic, Attn: Bankruptcy, PO Box 103104,  
Roswell GA 30076-9104  
14814161 +EDI: HFC.COM May 31 2013 21:03:00 Best Buy, PO Box 5222, Carol Stream IL 60197-5222  
14814171 E-mail/Text: jetter@cacu.com May 31 2013 20:46:24 Community America Credit Union,  
PO Box 15950, Lenexa KS 66285-0000  
14814172 E-mail/Text: jetter@cacu.com May 31 2013 20:46:24 Community America Credit Union,  
PO Box 15950, Shawnee Mission KS 66285-0000  
14814164 +EDI: CAPITALONE.COM May 31 2013 21:03:00 Capital One, Attn: Bankruptcy Dept.,  
PO Box 30285, Salt Lake City UT 84130-0285  
14814165 EDI: CHASE.COM May 31 2013 21:03:00 Chase, PO Box 15298, Wilmington DE 19850-5298  
14814166 +EDI: CITICORP.COM May 31 2013 21:03:00 Citibank, Attn: Centralized Bankruptcy,  
PO Box 20507, Kansas City MO 64195-0507  
14814167 +EDI: CITICORP.COM May 31 2013 21:03:00 Citibank (SD), N.A., Centralized Bankruptcy,  
PO Box 20507, Kansas City MO 64195-0507  
14814170 +E-mail/Text: jetter@cacu.com May 31 2013 20:46:23 Community America, PO Box 15950,  
Lenexa KS 66285-5950  
14814173 +EDI: RMSC.COM May 31 2013 21:03:00 Dillards, Attn: Bankruptcy, PO Box 103104,  
Roswell GA 30076-9104  
14814174 EDI: DISCOVER.COM May 31 2013 21:03:00 Discover, Attn: Bankruptcy Department, PO Box 3025,  
New Albany OH 43054-3025  
14814178 +EDI: RMSC.COM May 31 2013 21:03:00 GE Capital Retail Bank, Attn: Bankruptcy Dept.,  
PO Box 103106, Roswell GA 30076-9106  
14814176 EDI: RMSC.COM May 31 2013 21:03:00 Gap, PO Box 105980, Dept. 72, Atlanta GA 30353-5980  
14814180 EDI: IRS.COM May 31 2013 21:03:00 Internal Revenue Service,  
Centralized Insolvency Operations, PO Box 7346, Philadelphia PA 19101-7346  
14814181 +EDI: RMSC.COM May 31 2013 21:03:00 JC Penny, Attn: Bankruptcy, PO Box 103104,  
Roswell GA 30076-9104  
14814182 EDI: TSYS2.COM May 31 2013 21:03:00 Juniper Card Services, PO box 13337,  
Philadelphia PA 19101-3337  
14814184 +EDI: CBSKOHLS.COM May 31 2013 21:03:00 Kohl's, P.O. Box 2983, Milwaukee WI 53201-2983  
14814185 +EDI: RMSC.COM May 31 2013 21:03:00 Lowe's, Attn: Bankruptcy Department, PO Box 103104,  
Roswell GA 30076-9104  
14814186 +EDI: TSYS2.COM May 31 2013 21:03:00 Macy's Bankruptcy, PO Box 8053, Mason OH 45040-8053  
14814187 E-mail/Text: ecfnotices@dor.mo.gov May 31 2013 20:46:49 Missouri Department of Revenue,  
PO Box 475, Jefferson City MO 65105-0475  
14814188 +E-mail/Text: demand@nfm.com May 31 2013 20:47:15 Nebraska Furniture Mart, Attn: Collections,  
PO Box 2335, Omaha NE 68103-2335  
14814192 +EDI: RMSC.COM May 31 2013 21:03:00 Old Navy, Attn: GEMB, PO Box 103104,  
Roswell GA 30076-9104  
14814193 +EDI: SALMAESERVICING.COM May 31 2013 21:03:00 Sallie Mae, Attn: Claims Department,  
PO Box 9500, Wilkes Barre PA 18773-9500  
14814194 +EDI: RMSC.COM May 31 2013 21:03:00 Sam's Club, Attn: Bankruptcy Department, PO Box 103104,  
Roswell GA 30076-9104  
14814195 +EDI: SEARS.COM May 31 2013 21:03:00 Sears Bankruptcy Recovery, PO Box 3671,  
Des Moines IA 50323-0671  
14814199 EDI: TFSR.COM May 31 2013 21:03:00 Toyota Motor Credit, PO Box 8026,  
Cedar Rapids IA 52408-0000

District/off: 0866-4

User: wexters  
Form ID: b9i

Page 2 of 3  
Total Noticed: 50

Date Rcvd: May 31, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14814196	EDI: WTRRN BANK.COM May 31 2013 21:03:00 Minneapolis MN 55459-0000	Target National Bank, PO Box 59137,
14814201	+EDI: USBANKARS.COM May 31 2013 21:03:00 Cincinnati OH 45201-5229	US Bank Bankruptcy Department, PO Box 5229,

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

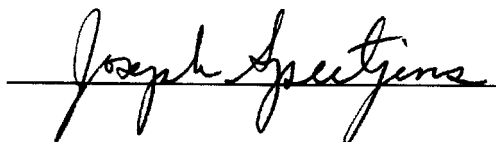
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2013

Signature:



District/off: 0866-4

User: wexters  
Form ID: b9i

Page 3 of 3  
Total Noticed: 50

Date Rcvd: May 31, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2013 at the address(es) listed below:

Michael G. Holcomb on behalf of Joint Debtor Mary Joan Dixon mgholcomb@earthlink.net,  
cdmh@hrkclaw.com

Michael G. Holcomb on behalf of Debtor Russell Lee Dixon mgholcomb@earthlink.net,  
cdmh@hrkclaw.com

Richard Fink ecfincdocs@WDM013.com

TOTAL: 3